

**Information to identify the case:**

Debtor 1	<u>James L Isreal</u>	Social Security number or ITIN	xxx-xx-6190
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Cassandra M Isreal</u>	Social Security number or ITIN	xxx-xx-7111
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-29307-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James L Isreal

Cassandra M Isreal

1/17/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James L Isreal  
 Cassandra M Isreal  
 Debtors

Case No. 12-29307-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 71

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db/jdb +James L Isreal, Cassandra M Isreal, 7 Poppy Turn, Willingboro, NJ 08046-2718  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 cr +SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013  
 513256054 +Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 513256056 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
 513256068 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home depot credit services, PO BOX 182676,  
 Columbus, OH 43218-2676)  
 513256058 +Comcast of Burlington, 21 Beverly Rancocas Rd, Willingboro, NJ 08046-2532  
 513278191 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 513256061 +Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
 513320279 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 515833461 Green Tree Servicing LLC, 345 St. Peter Street, 1100 Landmark Towers, St. Paul, MN 55102  
 513256070 Interval International, PO BOX 432170, Miami, FL 33243-2170  
 513256073 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)  
 513272265 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
 514469639 +Specialized Loan Servicing LLC, Bankruptcy Dept, 8742 Lucent Blvd Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 514469640 +Specialized Loan Servicing LLC, Bankruptcy Dept, 8742 Lucent Blvd Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 Bankruptcy Dept 80129-2386  
 513493119 +The Bank of New York Mellon fka, The Bank of New York, as Trustee, c/o Bank of America,  
 PO Box 660933, Dallas, TX 75266-0933  
 513256079 +TruMark Financial Credit Union, 1000 Northbrook Drive, Feasterville Trevose, PA 19053-8430  
 513256080 +Trumark Financial Cu, 1000 Northbrook Dr, Trevose, PA 19053-8430  
 513256081 Verizon New Jersey, PO Box 163250, Columbus, OH 43216-3250  
 513256084 Wells Fargo Bank, N.A., PO BOX 660930, Dallas, TX 75266-0930  
 513256090 +Willingboro Municipal Utilities Authorit, 433 John F. Kennedy Way,  
 Willingboro, NJ 08046-2123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 17 2018 22:59:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 17 2018 22:59:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: WFFC.COM Jan 17 2018 22:28:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
 1451 Thomas Langston Road, Winterville, NC 28590-8872  
 513256062 EDI: BANKAMER.COM Jan 17 2018 22:28:00 FIA Card Services, PO Box 15019,  
 Wilmington, DE 19886-5019  
 513256063 EDI: BANKAMER.COM Jan 17 2018 22:28:00 Fia Csna, Po Box 982238, El Paso, TX 79998  
 513256055 +EDI: BANKAMER.COM Jan 17 2018 22:28:00 Bank Of America, N.A., 450 American St,  
 Simi Valley, CA 93065-6285  
 513256057 +EDI: CAPITALONE.COM Jan 17 2018 22:28:00 Capl/Bstby, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 513298272 +EDI: BASSASSOC.COM Jan 17 2018 22:28:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 513256059 +EDI: CRFRSTNA.COM Jan 17 2018 22:28:00 Credit First N A, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 513256060 EDI: CRFRSTNA.COM Jan 17 2018 22:28:00 Credit First N.A., PO BOX 81344,  
 Cleveland, OH 44188-0344  
 513381524 +EDI: CRFRSTNA.COM Jan 17 2018 22:28:00 Credit First NA, Po Box 818011,  
 Cleveland, OH 44181-8011  
 513279784 +EDI: TSYS2.COM Jan 17 2018 22:28:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513256064 EDI: RMSC.COM Jan 17 2018 22:28:00 GEGRB/JCP, PO BOX 960090, Orlando, FL 32896-0090  
 513256067 EDI: RMSC.COM Jan 17 2018 22:28:00 Green Tree Servicing L, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101  
 513384266 E-mail/Text: bankruptcy.bnc@ditech.com Jan 17 2018 22:59:09 Green Tree Servicing, LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785  
 513256065 EDI: RMSC.COM Jan 17 2018 22:28:00 Gecrib/Jcp, Po Box 984100, El Paso, TX 79998  
 513256066 +EDI: RMSC.COM Jan 17 2018 22:28:00 Gecrib/Old Navy, Po Box 981400,  
 El Paso, TX 79998-1400  
 513384267 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 17 2018 22:59:09 Green Tree Servicing, LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 513256069 EDI: HFC.COM Jan 17 2018 22:28:00 HSBC Retail Services, PO BOX 17298,  
 Baltimore, MD 21297-1298  
 513426482 EDI: JEFFERSONCAP.COM Jan 17 2018 22:28:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 513731914 EDI: RESURGENT.COM Jan 17 2018 22:28:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 513256071 EDI: TSYS2.COM Jan 17 2018 22:28:00 Macys, PO BOX 183084, Columbus, OH 43218-3084

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513256072 +EDI: TSYS2.COM Jan 17 2018 22:28:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
513256074 EDI: RMSC.COM Jan 17 2018 22:28:00 Old Navy/Gecrb, po box 530942,  
Atlanta, GA 30353-0942  
513532972 EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery Associates, LLC, c/o Old Navy,  
POB 41067, Norfolk VA 23541  
514762371 EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,  
POB 41067, Norfolk VA 23541  
513532947 EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,  
PO Box 41067, Norfolk VA 23541  
513531997 EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
PO Box 41067, Norfolk VA 23541  
513256075 +E-mail/Text: bankruptcy@pseg.com Jan 17 2018 22:58:42 PSE&G, Bankruptcy Dept.,  
PO BOX 490, Cranford, NJ 07016-0490  
513651116 +EDI: PRA.COM Jan 17 2018 22:28:00 Portfolio Recovery Assocs., LLC, POB 41067,  
Norfolk, VA 23541-1067  
513289510 EDI: Q3G.COM Jan 17 2018 22:28:00 Quantum3 Group LLC as agent for,  
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
517055827 +E-mail/Text: jennifer.chacon@spservicing.com Jan 17 2018 23:00:26  
Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119,  
Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119-3284  
517055826 +E-mail/Text: jennifer.chacon@spservicing.com Jan 17 2018 23:00:26  
Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119-3284  
513403710 +E-mail/Text: bncmail@w-legal.com Jan 17 2018 22:59:38 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513256076 EDI: WTRRNBNBANK.COM Jan 17 2018 22:28:00 Target National Bank, c/o Target Credit Services,  
PO Box 660170, Dallas, TX 75266-0170  
513256077 +EDI: WTRRNBNBANK.COM Jan 17 2018 22:28:00 Target Nb, Po Box 673,  
Minneapolis, MN 55440-0673  
513256078 +EDI: CITICORP.COM Jan 17 2018 22:28:00 Thd/Cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
513256086 EDI: WFNNB.COM Jan 17 2018 22:28:00 WFNNB Bankruptcy Dept, PO BOX 182125,  
Columbus, OH 43218-2125  
513256082 +EDI: WFFC.COM Jan 17 2018 22:28:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517  
513397827 +EDI: WFFC.COM Jan 17 2018 22:28:00 Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A,  
Des Moines, IA 50328-0001  
513256083 +EDI: WFFC.COM Jan 17 2018 22:28:00 Wells Fargo Bank Nv Na, Po Box 31557,  
Billings, MT 59107-1557  
513305260 EDI: WFFC.COM Jan 17 2018 22:28:00 Wells Fargo Bank, N.A.,  
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657  
513269234 +EDI: WFFC.COM Jan 17 2018 22:28:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001  
513256085 +EDI: WFFC.COM Jan 17 2018 22:28:00 Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697  
513256087 +EDI: WFNNB.COM Jan 17 2018 22:28:00 Wfnnb/Annie Sez, 995 W 122nd Ave,  
Westminster, CO 80234-3417  
513256088 +EDI: WFNNB.COM Jan 17 2018 22:28:00 Wfnnb/Fashion Bug, Po Box 182272,  
Columbus, OH 43218-2272  
513256089 +EDI: WFNNB.COM Jan 17 2018 22:28:00 Wfnnb/Ny&C, 220 W Schrock Rd,  
Westerville, OH 43081-2873  
514745601 +EDI: BASSASSOC.COM Jan 17 2018 22:28:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
514745602 +EDI: BASSASSOC.COM Jan 17 2018 22:28:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,  
eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513491297\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
Tucson, AZ 85712-1083  
514763384\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Bank Of America,  
POB 41067, Norfolk VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
asTrustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES  
2006-26 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC  
nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
Georgette Miller on behalf of Debtor James L Isreal info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best  
case.com;gregmont@gbmlaw.net  
Georgette Miller on behalf of Joint Debtor Cassandra M Isreal info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best  
case.com;gregmont@gbmlaw.net  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
asTrustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES  
2006-26 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 8